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ABSTRACT

This competency-based preservice home economics teacher education module on government housing programs is the second in a set of three modules on housing in economically depressed areas. (This set is part of a larger set of sixty-seven modules on the Management Approach to Teaching Consumer and Homemaking Education [MATCHE]--see CE 019 901-967.) Following the module objective and overview, two units of instruction are presented: (1) regulatory agencies (with a lesson on housing agencies) and (2) government housing resources and income (with a lesson on government housing income restrictions). Each unit includes the unit objectives and an overview. Lessons contain narrative summaries, and suggested activities and resources. Appended are comparative elements of federally assisted housing programs; Section 8 Housing Assistance Payments Program existing housing (applicant and owner information); and explanation of the housing authorities of the city and county of Fresno. A module pre/posttest (with answer key) concludes the document. (Workshop proceedings relating to the development of these modules are available in the ERIC system as CE 019 896-899; also available are objectives and suggested activities utilizing FHA-HERO as an instructional strategy to expand and strengthen the home economics instructional programs [CE 019 900].) (CT)

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ECONOMICALLY DEPRESSED AREAS STRAND:

HOUSING

MODULE III-B-2 GOVERNMENT HOUSING PROGRAMS

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1978

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MATCHE

Management Approach to Teaching Consumer and Homemaking Education

MATCHE is an individualized, competency-based preservice curriculum designed for home economics education students at the preprofessional, upper division level. MATCHE is a comprehensive curriculum based on selected objectives which give emphases in three areas: 1) consumer approach to homemaking education, 2) teaching home economics in economically depressed areas, and 3) establishing occupational programs related to home economics. The material for each subject matter area of home economics has been organized into these three strands, and includes an FHA-HERO emphasis. These subject matter areas are home economics education core, housing, foods and nutrition, textiles and clothing, human development, and management.

The MATCHE modules were written by subject matter specialists from various colleges and universities offering home economics and therefore each is unique in the approach used for the development of the objectives. The modules allow for differences in level of achievement, rate of learning, and learning goals. They may be used independently, combined into a sequential series, or as a random set of conceptual units. Any instructor using the material can easily adapt the material to a specific group of students, the locale, method of instruction, and available facilities. Learning may be facilitated by offering one module in conjunction with others.

As MATCHE is continuously up-dated by those using the curriculum, some concepts and objectives may be added and others deleted. The purpose is to continually strengthen the program for pre and inservice home economics teachers.

Guidelines for Use and Continuous Development of MATCHE are on file with Home Economics units in each of the fifty state departments of education plus all of the Home Economics Departments in California institutions offering home economics education. This booklet and proceedings from the four MATCHE workshops give background information concerning the purpose and development of the MATCHE project.

For further information contact:

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1974-1978

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GOVERNMENT HOUSING PROGRAMS

Module Objective

The MATCHE student will be able to describe and identify the various governmental housing projects and agencies available to assist individuals and families from economically depressed areas with housing.

Module Overview

There are several governmental agencies available to assist individuals and families from economically depressed areas with their housing problems. Governmental housing projects have been developed to provide low-income individuals and families with housing that is within their financial reach. Much of the existing shelter is old and in a state of dilapidation. Funding has been virtually eliminated for new construction and restoration. The supply is far short of the demand.

This module is designed to acquaint the student with governmental housing agencies and projects. The module is divided into the following units:

Unit 1: Regulatory Agencies

Unit 2: Government Housing Resources and Income

UNIT 1

REGULATORY AGENCIES

Objectives

The MATCHE student will be able to locate and contact governing agencies at city, county, state, and federal levels which have regulatory action for public or low-income housing units and will identify and describe the authority, protection, and services of each agency in a given county of the state as related to the needs of the individuals and families in an economically depressed area.

Through on-site interviews and observations, the MATCHE student will evaluate the effectiveness of government housing agencies and will analyze at least one rural or urban housing agency in depth to determine its ability to provide housing for a low-income family.

Overview

The purpose of this unit is to acquaint the student with the various governing agencies which have regulatory action for public or low-income housing, and to determine their purpose, their rules and regulations, and their effectiveness.

Lesson: Housing Agencies

Narrative Summary

Landlords for the poor are a varied group--some large property owners, some searching for a tax write-off, some desperately needing the property to supplement their own limited income. The number one landlord, the United States of America, is an even more complex organism. "While technically the 2,800,000 tenants of public housing projects throughout the country pay their rents to more than 1,900 local autonomous housing authorities, their projects are built with federal funds, controlled by federal regulations, subsidized under federal formulas, and administered subject to federal standards" (Pynoos: 51). The long arm of the U.S. Department of Housing and Urban Development (HUD) reaches into areas with widely divergent needs. Housing Authorities, rural and urban, have varying degrees of effectiveness, sensitivity and ability to alter deplorable living conditions. With 23.1 million households in the United States living in "housing poor" circumstances, the immediate plea from families and public housing agencies is for help

in holding the line in ameliorating living conditions (Human Ecology Report: 9). The narrative, activities, and resources in this unit are designed to acquaint you with the housing regulatory agencies, their strengths and plight.

The federal government has been active in the housing market since the Great Depression. Some of its programs provide federal insurance of the market interest rate mortgages and have little effect on the price of housing. Other programs are expressly concerned with reducing housing prices that face low-income consumers. Programs vary from low rent subsidy, rent supplements, below market interest rates, rehabilitation grants, and direct loans. Each of the following activities will explore the housing agencies, their function and their programs.

All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. To become familiar with the political aspects of public housing and to become familiar with the numerous housing associations, read and abstract Chapter 1, Housing Urban America.

2. State the function of each of the following housing organizations.
   Federal Housing Administration (FHA)
   U.S. Department of Urban Development (HUD)
   Farmer's Home Administration (FmHA)
   National Association of Real Estate Boards (NAREB)
   National Association of Home Builders (NAHB)
   United States Savings and Loan League (USSLL)
   National Association of Housing and Redevelopment Officials (NAHRO)
   Government National Mortgage Association
   Federal Reserve Board
   Housing Authorities

3. Consult Appendix A, "The Comparative Elements of Federally-Assisted Housing Programs Under Housing and Community Development Act of 1974"; Appendix B,"Information for Owners and Information for Applicants"; Appendix C, Housing Authorities of the City and County of Fresno.
   a. After reading the above, contact your local housing authority office and welfare office to determine the types of programs in operation for the major public assisted shelter in your target community.
   b. Consult your local telephone directory and directory for organizations sponsoring housing. Note their location, manager, and telephone number. Facilities for emergency housing, migrant workers, rent subsidy, and elderly may be readily available for observation.

c. After charting the existing federally-assisted programs, contact the managers of the facilities to determine the existence and source of state, city, and county assistance. Collect all pamphlets, eligibility requirements, and information obtained through referral from one agency to the next. Seek information in the following areas.
   authority
   eligibility
   services
   number of dwellings assisted
   staffing
   funding sources

4. If feasible in your community, schedule an on-site interview and observation of one of the following: welfare office, emergency shelter facility, housing authority (city or county).
   a. Read all available information on the organization before your visit.
   b. Based on prior EDA unit experience and reading, develop a tentative questionnaire for pertinent information which will enable you to analyze the effectiveness of the organization within the existing resources and restrictions. It is important that you be an informed evaluator.
   c. Prepare a ten minute presentation on your visit, including appropriate visuals to be used in a small group activity for the class.

Suggested Resources

Duvall, Thomas A. and Edward White, Jr. Answers to Questions on Section 8. Washington, D.C.: NAHRO Publications, 1975.

Fresno Council of Governments. Housing Survey. Fresno, California: Fresno Council of Governments, 1975.

Housing Authorities of the City and County of Fresno. Section 8, Housing Assistance Payments Program Existing Housing. Information for Applicants. Fresno, California, 1975.

Housing Authorities of the City and County of Fresno. Section 8, Housing Assistance Payments Program Existing Housing. Information for Tenants. Fresno, California, 1975.

"1975: Five Crises Facing the Family," Human Ecology Report, 6 (Winter 1976).

Pynoos, Jon; Robert Schafer, and Chester W. Hartman, eds. Housing Urban America. Chicago: Aldine Publishing Company, 1973.

U.S. Department of Housing and Urban Development. Home Mortgage Insurance. Washington, D.C.: U.S. Dept. of Housing and Urban Development, 1975. (Pamphlet No. HUD-43-F (5) April 1975)

Agencies:

- Housing Authorities
- Chamber of Commerce
- Social Security
- Consumer Protection
- Consumer Affairs
- Public Assistance Offices
- Legal Services
- HUD/FHA

Progress Test

Your small group presentation and a review of the housing agencies will serve as a progress test for this unit.

UNIT 2

GOVERNMENT HOUSING RESOURCES AND INCOME

Objectives

The MATCHE student will identify, through contact with governmental and social service agencies, the range of income available to residents of an economically depressed area through wages (occupations within the area), unemployment, public assistance (welfare), social security, pensions (state, federal, disability), etc., and determine the types of affordable government housing within the county of the identified EDA, based on incomes not to exceed those of the EDA residents.

The MATCHE student will be able to assist a low-income family in the identification of at least three community resources and agencies which are able to assist the family in obtaining satisfactory housing within the available or potential income of the family.

Overview

The purpose of this unit is to identify the various sources of income available to residents of an economically depressed area and to determine types of housing that a family with this income could afford. You will have an opportunity to evaluate these projects in terms of meeting minimum housing needs. You will identify various community resources and agencies available to assist families in obtaining suitable housing, and you will have opportunity to explore the problems faced by agencies in identifying suitable housing.

Lesson: Government Housing Income Restrictions

Narrative Summary

Federally, poverty guidelines have a broad application to all public assisted housing programs. One must explore the income restrictions for the EDA community, realizing that the income guidelines vary from one community to the next. Your previous EDA units have exposed you to federal, state, and local assistance programs. The information on these programs will be further qualified by the determination of income requirements and the income restrictions on various forms of funding. Nationally we find the quantity and quality of housing for the very low income, i.e., with income below 50 percent of the median income in the local area, is in a tragic state. You may find in your

community that adequate housing for the very low income household with three or more children is virtually nonexistent. This unit will expose you to the income requirements for low-income housing, the quantity available, the application assistance resources, waiting list, and proposed community housing needs.

All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Skim all previous information gathered on EDA housing. Using the program heading for the chart in Appendix A, expand the chart or develop a supplement to include the following:
   a. project location,manager, and telephone number
   b. number of units and density
   c. income requirements
   d. vacancy or waiting list

2. Based on your experience in research in EDA housing thus far, write a brief (two to three typed pages) summary of the low-income housing supply and demand in your community. Include the following components.
   a. individuals with greatest shelter needs
   b. housing officials' view of quantity and type of shelter needed
   c. modifications needed in available shelter
   d. roadblocks to progress

3. One possible solution to the problem of declining neighborhoods has been Neighborhood Housing Services. Read and abstract "Neighborhood Housing Services: A Unique Formula Proves Itself in Turning Around Declining Neighborhoods," Journal of Housing.

4. Refer to Consumer Strand Housing Modules dealing with community services and resources. Make a list of the name, address, telephone number and services rendered by each agency that could aid the low-income family in obtaining "suitable, safe, sanitary and supportive shelter."

Suggested Resources

Ahlbrandt, Jr., Roger S. and Paul C. Brophy. "Neighborhood Housing Services: A Unique Formula Proves Itself in Turning Around Declining Neighborhoods, Journal of Housing, (January 1976.)

Housing Authority
Public Assistance Office
Social Security
Veteran's Administration

There is no progress test for this lesson. If you feel that you have adequately covered the material upon completion of the activities, proceed to Module Posttest. See your instructor.

APPENDIXES

Appendix A

Comparative Elements of Federally-Assisted Housing Programs Under Housing and Community Development Act of 1974.

Before using this chart, check if information is latest available.

Prepared by National Association of Housing and Redevelopment Officials, 2600 Virginia Avenue, Northwest, Washington, D.C. 20037, as supplement to September 1974 NAHRO Guide for Preparation of a Local Housing Assistance Plan.

Program	Scope and Financing	Eligible Sponsors	Maximum Income Limits	Minimum Rent/ Downpayment or Maximum Rent	Very Low-Income Family	Income Cross-Section
Section 8-Housing Assistance Payments (HAP) Program	Existing housing. Substantial rehabilitation. New construction Conventional financing. FHA mortgage insurance, public agency bonds Family housing assistance payments	For existing housing. Public housing agencies For other: Private, nonprofit, and public agency developers	80 percent of median household income for the local area, subject to adjustment upward or downward by HUD Secretary No continued occupancy limits	Minimum rent required equal to 15 percent of total family income No family shall pay more than 25 percent of its total income for rent	A minimum of 30 percent of national contract funds must go for very low-income families--families with incomes below 50 percent of the median income in local areas	Funding priority for non-elderly and for less than 50-unit projects will go to projects that provide assistance payments including not more than 20 percent of units
Traditional Public Housing	Substantial rehabilitation and new construction through turnkey or conventional methods Annual contributions to keep rents low	Public housing agencies	Income limits set by public housing agency with HUD approval up to income necessary to meet cost of available private housing in substantial supply in the local areas	Maximum rent required equal to 5 percent of gross family income or welfare housing payment	At least 20 percent of families in every project must be very low income, i.e. with income below 50 percent of the median income in the local areas	Public housing agencies must set tenant selection procedures to encourage a cross-section of income in the eligibility

Program	Scope and Financing	Eligible Sponsors	Maximum Income Limits	Minimum Rent/ Downpayment or Maximum Rent	Very Low-Income Family	Income Cross-Section
Traditional Public Housing (con't)			No continued occupancy limits	Except for minimum rent, no family shall pay more than 25 percent of its adjusted income for rent		
Section 235 Homeownership	Existing housing and new production FHA mortgage insurance Federal interest-rate reduction payment	Individual home purchasers	Same as for Section 8 (HAP) Program	A 3 percent downpayment is required	No requirement	No requirement
Section 236 Multi-family rental housing	Existing housing and new construction FHA mortgage insurance Federal interest rate reduction payment Additional assistance payment to sponsors for very-low income families	Private, nonprofit, cooperative housing sponsors	Same as for Section 8 (HAP) Program	Minimum rent equal to utility costs	At least 20 percent of units in new development must be for families unable to afford basic rent within 25 percent of their incomes	20 percent occupancy by very low-income families required in each project
Section 202 Direct loans for elderly housing	New construction Direct loans by federal government at going federal rate of interest (8.5 percent as of September 1974)	Nonprofit, limited profit, cooperative, and public agency sponsors	No specific limits families that can be reached utilizing a federal-rate interest.	No specific requirements, determined by interest rate and operating costs	Must serve low-and moderate-income families, in a mix to be determined by HUD Secretary	

Program	Scope and Financing	Eligible Sponsors	Maximum Income Limits	Minimum Rent/ Downpayment or Maximum Rent	Very Low-Income Family	Income Cross-Section
Section 202 Direct loans for elderly housing (con't)			Section 8 payments can be added for very low-income families			
Section 312 Rehabilitation loans	Direct loans to owners to rehabilitate their residential property or to an owner and/or tenants to rehabilitate non-residential property at interest rate not to exceed 3 percent. National revolving loan fund up to 150 million dollars is authorized. Maximum loan amounts residential property generally cannot exceed the cost of improvement or $12,000. adjusted for high cost area, or an amount which, when added to existing debt, does not exceed FHA 220 mortgage limits, whichever is lesser: non-residential property cannot exceed lesser of rehabilitation cost or $50,000. or 80 percent of property value after rehabilitation	Usually administered through local housing codes and rehabilitation agencies, or private agencies	No requirements property must be located in community development program areas or be eligible for urban homesteading program Often used in combination with rehabilitation grants that reach lower-income families	Not applicable	Not applicable	Not applicable

Program	Scope and Financing	Eligible Sponsors	Maximum Income Limits	Minimum Rent/ Downpayment or Maximum Rent	Very Low-Income Family	Income Cross-Section
Rural Housing Programs		Administered by Secretary of Agriculture and covers rural areas, including places up to 20,000 population not in a standard metropolitan statistical area (SMSA) and having a serious lack of mortgage credit				
a. Section 504 Rehabilitation loans and grants	Minor improvements on existing single-family rural homes and farms, loan terms up to 20 years, maximum loan amount $5,000	Individual owner or public agency	None: essential to remove health and safety hazards	No requirement	No requirement	No requirement
b. Sections 514 and 516. Domestic farm labor loans and grants	Insured loans by Secretary of Agriculture Direct federal assistance by Secretary of Agriculture to cover up to 90 percent of housing development cost	Farm owners, associations of farmers, nonprofit organizations, public agencies	No specific limits: domestic farm labor	No requirement	Same additional assistance to reach low-income families as in Section 515 (see below)	No requirement
c. Section 515, Direct and insured loans for elderly and low-moderate income housing	Direct or insured loans from Secretary of Agriculture for multi-family rental housing Additional assistance payments to sponsors for very low-income families	Private, nonprofit corporations, consumers cooperatives, and public agencies	Elderly families and others of low and moderate income, without decent, safe, and sanitary housing who cannot be served by FHA 235 or 236 programs	No requirement	The Secretary of Agriculture is authorized to make rental assistance payments to families to reduce rents within 25 percent of their incomes. Up to 20 per-	No requirement

Program	Scope and Financing	Eligible Sponsors	Maximum Income Limits	Minimum Rent/ Downpayment or Maximum Rent	Very Low-Income Family	Income Cross-Section
c. Section 515, Direct and insured loans for elderly and low-moderate income housing (con't)					in non-elderly housing can receive such assistance and up to 100 percent of units in housing for elderly and domestic farm labor	
d. Section 524, Housing site loans	Direct loans by Secretary of Agriculture at going federal rate of interest for acquisition of land as housing building sites	Public and private non-profit organizations	No precise limits: for low- and moderate- income families meeting same definitions as Section 515 above	No requirement	No requirement	No requirement

Appendix B

SECTION 8 HOUSING ASSISTANCE PAYMENTS PROGRAM EXISTING HOUSING

Housing Authorities of the
City and County of Fresno
1833 "E" Street
P. O. Box 11985
Fresno, California 93776

INFORMATION FOR APPLICANTS

Introduction

The Section 8 Housing Assistance Payments Program, authorized under Section 8 of the Housing and Community Development Act of 1974, is a new program to assist the elderly and other qualified low-income families obtain standard housing.

This booklet explains how the program works, the basic eligibility requirements for applicants, the criteria to which buildings must conform in order to be acceptable under the program, and how interested persons may apply. Please read it carefully. Instructions for making an application are found at the end of the booklet.

What Is the Section 8 Housing Assistance Payments Program?

The Housing Assistance Payments Programs are administered by the Housing Authorities of the City and County of Fresno to make housing assistance payments to Private Landlords for eligible families, senior citizens, disabled and handicapped persons. This program enables eligible persons to rent privately-owned, existing, decent, safe and sanitary housing within most communities in the County of Fresno and pay no more than 25 percent of their income for rent.

How Does the Section 8 Program Work?

In sequence, here's what happens:

1. Interested persons must fill out an application and be interviewed to determine if they are eligible.

2. Applicants who are eligible will be issued a "Certificate of Family Participation." Certificate holders will look for and find a suitable home or apartment based on their family size and the requirements of the program. Certificate holders are not obligated to move and may remain in their current dwellings if the unit is acceptable under the program.

The housing must:

(a) be located within certain communities of the County of Fresno;

(b) be in decent, safe and sanitary condition;

(c) be available for rent within the limits of the program's Fair Market Rents and may not exceed comparable rents in the building or the immediate vicinity even though they may be less than Fair Market Rents. The Fair Market Rent, which includes utilities, is established by HUD and is the maximum rental amount an owner may receive in the program.

NOTE: The Authority may provide assistance to applicants requiring special assistance, such as the handicapped, in locating housing.

3. When the applicant locates a unit he likes or if he prefers to remain in a dwelling unit he now occupies and the owner is willing to participate, a Request for Lease Approval must be submitted to the Authority.

4. The Authority and the local government agency of jurisdiction inspect the unit to assure that it meets housing, health and safety regulations.

5. If the housing, and the lease, are acceptable, the Authority notifies applicant and owner of approval.

6. The applicant and the owner sign the lease agreement. The owner and the Authority sign a Housing Assistance Payments Contract, under which the Authority agrees to pay directly to the owner the difference between the contract rent for the housing unit and the amount the tenant is required to pay based upon income.

How Is the Rent Computed for the Applicant to Pay?

An applicant's monthly income is figured by totaling income from all sources, i.e. wages, social security, pensions, interest on savings, dividends from stocks and bonds, etc. Various allowances may be subtracted to determine the family's monthly net income. The applicant's monthly rent is then figured at not less than fifteen percent nor more than twenty-five percent of the monthly income.

The difference between what the tenant pays to the owner and the contract rent charged by the owner is paid directly to the owner by the Authority.

As an incentive to the applicant to find the most economical housing that meets the program standards, a Shopping Incentive Credit (reduction in the amount paid by the family) is given as a reward to families who select a dwelling unit for which the proposed monthly lease rental is below the applicable Fair Market Rent.

What Are the Eligibility Requirements?

1. Applicants must be either:

   (a) a single person who is 62 years of age or over, or is disabled, handicapped, or displaced by governmental action, or

   (b) a family (two or more related persons) and;

   (c) living under one of the following conditions:

      1. displaced through governmental action, or

      2. without or about to be without housing, or

      3. living in unsafe, unsanitary or overcrowded dwellings, or

      4. paying more than 25% of income for rent.

Maximum Income Limits for Participation in Section 8 HAPP

Applicant's annual family income may not exceed the following income limits established by HUD for Fresno County:

No. of Persons	Moderate Lower Income	Very Low Income
1	$ 5,600	$ 3,350
2	7,150	4,500
3	8,050	5,050
4	8,950	5,600
5	9,500	6,060
6	10,100	6,500
7	10,650	6,950
8	11,200	7,400

A formula based on the value of the total family assets is used to include assets in determining eligibility:

1. Assets valued at $5,000 or less: Eligibility income will equal the amount of the applicant's total annual income including income derived from assets.

2. Assets valued at over $5,000: Eligibility income will be determined by adding to the applicant's annual income (less income from assets) the greater of (a) ten percent of the value of the assets, or (b) the amount of the income derived from the assets.

What Are the Housing Standards in the Section 8 HAPP?

1. The interior and exterior of the building must be in good condition.

2. All gas heaters must be vented.

3. Kitchen and bathroom must be adequate and in good operating condition.

4. The building must be located in an area free of any characteristics seriously detrimental to family life.

Because there are a number of standards that apply, the Authority and representatives of the City and County of Fresno will inspect each unit before it is accepted under the program.

Where Can I Make an Application?

To obtain an application, please telephone or visit the nearest office of the Authorities identified below:

Central Office
1833 "E" Street
Fresno, California 93776
Telephone (209) 485-3340

County West Area Office
1625 Allardt Drive
Firebaugh, California 93622
Telephone (209) 659-3084

County East Area Office
1030 Parlier Avenue
Parlier, California 93648
Telephone (209) 646-2778

You may either pick up an application at one of the above offices or an application will be mailed to you with instructions for completing. A self addressed envelope will be provided so that the application can be returned to the Authority. After the application is returned, you will be scheduled for an interview appointment.

To expedite your application for Housing Assistance Payments, it is suggested that you have available when you come for an interview any of the items listed below that may apply to you:

1. Verification of Social Security Benefits.
2. Verification of Disability and/or Unemployment Insurance.
3. Verification of displacement.
4. Letter of award or photocopy of check to verify any pensions or compensation.
5. Verification of assets (bank books, stocks, bonds, or real estate, etc.)
6. Verification of contributions from separated spouse or any other family member.
7. Name and telephone number of social worker (if applicable).

8. Name, address, and telephone number of person to contact in case of emergency.

After review of your application, an appointment letter will be mailed to you. This letter will list the necessary documents you will need to bring to the interview.

Please be assured that we will make every effort to resolve problems you may encounter in order to make this program work for you.

- -

INFORMATION FOR OWNERS

Introduction

This booklet has been prepared by the Housing Authorities of the City and County of Fresno (Authority) to explain to property owners the basic workings of the Section 8 Housing Assistance Payments Program--Existing Housing authorized pursuant to Section 8 of the Housing and Community Development Act of 1974.

Detailed information with respect to any aspect of the program, including obligations of and benefits to owners and tenants may be obtained from the Housing Authorities of the City and County of Fresno, 1833 "E" Street, Fresno 93776, telephone (209) 485-3340.

Typical Questions and Answers

Question:

What is the Section 8 Housing Assistance Payments Program?

Answer:

The Section 8 Housing Assistance Payments Program (HAPP) is a new program administered by the Housing Authorities of the City and County of Fresno to make housing assistance payments to Property Owners on behalf of eligible elderly and non-elderly families, and disabled and handicapped persons to enable them to lease privately owned, existing, decent, safe, and sanitary housing in most communities within the County of Fresno.

Question:

How does the Section 8 program work?

Answer:

Eligible families and elderly, disabled, or handicapped persons are issued a Certificate of Family Participation. Certificate holders are authorized to find suitable housing in decent, safe, and sanitary condition.

Housing currently occupied by eligible applicants may be acceptable. Certificate holders will be told the size unit they are eligible for and what the Fair Market Rent (maximum rental amount) is for that size unit. When housing is located or if the applicant prefers to remain in the unit he now occupies and the owner agrees to participate, a Request For Lease Approval must be submitted to the Authority.

The Authority and representatives from the City or County of Fresno, will inspect the housing before approving the lease. If the unit, the proposed rent, and the lease are acceptable, the Authority will notify the applicant and the owner that the lease is approved. They may then enter into a lease agreement. The Authority will sign a Housing Assistance Payments Contract with the owner. Pursuant to this contract, the Authority will pay to the owner the difference between the rent the applicant will pay to the owner based on his income and the total rent which the owner is entitled to receive under the lease.

HUD has established the following schedule of income limits for determining whether families qualify for the Section 8--Existing Housing Program.

Income data updated annually and the limits vary from county to county within the state. Tenant's annual income may not exceed these limits, in Fresno County:

No. of Persons	Moderate Lower Income	Very Low Income
1	$ 5,600	$ 3,350
2	7,150	4,500
3	8,050	5,050
4	8,950	5,600
5	9,500	6,050
6	10,100	6,500
7	10,650	6,950
8	11,200	7,450

Question:

How is the tenant selected?

Answer:

The Authority will make the determination and verification of eligibility for all applicants. The Property Owner will make the final decision in the selection of tenants from applicants holding Certificates of Family Participation. In selecting tenants the owner is required to comply with all Fair Housing Laws.

Question:

How is the rent to the owner determined?

Answer:

The rent to the owner may be no more than the maximum Fair Market Rent as determined by HUD and may not exceed comparable rents in the building or the immediate vicinity. Fair Market Rent is the gross rent including utilities, all maintenance and management services for dwelling units of varying size, ranges, and in some cases, refrigerators. The Fair Market Rent is based on the cost of rentals for privately owned, existing, decent, safe and sanitary housing of modest (non-luxury) nature, in Fresno County.

Question:

From whom does the property owner receive his rent?

Answer:

Rent to the owners will be made in two portions: (1) The tenant will pay rent directly to the owner, and (2) The owner will receive a housing assistance payment from the Authority equal to the difference between what the tenant will pay and the total rent which the owner is entitled to receive under the lease.

Question:

Who pays for utilities?

Answer:

Utilities are included in the rent. If the owner actually pays the utilities, the owner will receive the entire rent. If utilities are purchased by the tenant, a fixed amount determined in advance by the Housing Authority and approved by HUD is deducted from the Owner's Gross Rent to allow for the cost of tenant-paid utilities.

Question:

Is the property owner guaranteed monthly rent from the Authority regardless of occupancy?

Answer:

If a tenant vacates a unit in violation of the lease provisions, the owner may receive housing assistance payments in the amount of 80 percent of the total rent for a vacancy period not exceeding 60 days or the expiration or termination of the lease, whichever comes first. The owner shall not be entitled to any payment for a vacated unit if he delays in notifying the Authority of the vacancy or in selecting another eligible applicant to fill the vacancy.

Question:

How can a lease be cancelled?

Answer:

The term of the lease will be for a minimum of one year, maximum of three years. The lease may contain a provision permitting termination upon 30 days advance written notice by either party. The Housing Assistance Payments Contract will terminate upon expiration or termination of the lease by its terms, unless extended.

Question:

What types of housing may be utilized in the program?

Answer:

Approved dwelling units must be privately owned, existing, decent, safe and sanitary. The interior of the building must be in good condition. Kitchens and bathrooms must be adequate and in good operating conditions. ALL GAS HEATERS MUST BE VENTED.

Question:

How is an inspection made?

Answer:

The owner and the applicant will furnish a joint certification of the condition of the unit at the time of request for lease approval. Before approving a lease, the Authority and representatives of either the City or County of Fresno will inspect the unit to determine that it is in decent, safe and sanitary condition. If after an inspection, the property is not acceptable, the owner upon compliance with the recommendations of the Inspectors, may request another inspection. The tenant may be able to occupy the unit while the owner is making repairs.

Question:

How does an owner list property or obtain additional information?

Answer:

By contacting:

Housing Authorities of the City and County of Fresno

Housing Assistance Payments Program
1833 "E" Street
P. O. Box 11985
Fresno, California 93776
Phone: 485-3340

Appendix C

HOUSING AUTHORITIES OF THE CITY AND COUNTY OF FRESNO

The Fresno Housing Authorities are separate public agencies utilizing the services of two separate Boards of Commissioners, yet enjoying the cost advantages of a combined staff.

The Housing Authority of the City of Fresno operates 966 units of conventional low-rent housing in eleven separate projects, and is authorized 1,159 units of Section 23 leased housing. The Authority also has a commitment from the Department of Housing and Urban Development for 354 units of Existing Section 8 housing.

In addition to the traditional management functions associated with the operation of a housing program, the Authority operates and maintains several community centers within the housing projects.

The Authority is presently engaged in a $900,000 modernization program for three projects and in conjunction with that modernization program has a program of intensive counseling and tenant organization under way to assist residents of those projects. In addition, the Authority has a commitment for Community Development funds from the City of Fresno to expand counseling services to all residents of Authority-owned housing.

The Housing Authority of Fresno County operates 762 units of conventional housing in twenty-five rural projects, and is authorized 290 units of leased housing. The Authority also has a commitment from the Department of Housing and Urban Development for 627 units of Existing-Section 8 housing. In addition, the Authority owns and operates 37 units of non-HUD-aided housing plus 34 units of permanent farm labor housing and 200 units of migrant labor housing. The Housing Authority of Fresno County also maintains community centers at the various projects and in addition, through the Neighborhood Facilities Grant program, designed and constructed a community center in Pinedale which has been highly successful. The Pinedale Community Center presently has over ten active programs, including the Pinedale Community Council, Adult Education, Library, Boy Scouts, probation, youth workers, Big Brother and Big Sister programs, child care services, hot lunch programs, a well-baby clinic, and family health clinics.

The Housing Authority of Fresno County has also recently executed a contract with Fresno County to provide a loan origination, escrow and counseling service in conjunction with the County's Housing Assistance Rehabilitation Plan. The intent of the plan is to identify homeowners living in sub-standard housing who are unable to pay for the necessary repairs to bring the housing to code. The County staff will refer the applicant family to the Housing Authority who will provide counseling on money management, prepare the loan application, and handle all the escrow

and processing relative to origination of the loan. When the loan has been made and the rehabilitation has been performed, the Authority will service the loan until it is retired.

The two Housing Authorities have jointly contracted with the City and County of Fresno to operate an Emergency Housing Center which provides short-term housing to crisis families who are destitute and without housing due to either code enforcement, natural catastrophe or other causes. The Emergency Housing Center provides housing on a short-term basis until grants are paid by the Welfare Department. During the waiting period, intensive counseling is available and a relocation service is provided the family, enabling them to vacate the unit when funds are paid to them.

It is the policy of both Housing Authorities to provide more than the typical real estate management service. It is felt that a major role of the Housing Authorities is to implement a system leading to personal advancement of residents. It is believed that with the proper assistance and counseling, a great number of low-income families are upwardly mobile and will, if given the proper opportunities, make the adjustments necessary to become contributing members of society. The Authorities are not funded to provide a delivery system of social services; however, intensive use of VISTA Volunteers, social work students of the local university, and Housing Authorities staff allows the Authorities to act as a broker in facilitating the delivery of social services from government agencies, private groups and individuals drawn from all areas of the community. Activities pursued by public and private organizations concerned with recreation, health services, education, employment counseling, and services for the elderly, are thus coordinated and made available to public housing residents.

It is hoped by the Authorities that the relatively high turnover of residents is a measure of success of these programs. While data is not available, it is believed that many residents leaving low-rent housing are able to move to self-help housing or to housing on the private market because of the efforts of the community services function of the Authorities and the other public agencies involved.

MODULE PRE/POSTTEST

Student_____

Government Housing Programs

Instructor_____

Date_____

Student: This pre/posttest will assess your knowledge of the information presented in this module. You need study only those units that are prescribed on the basis of pretest results.

1. What characteristics are necessary to make a neighborhood viable?

2. State the name and function for each of the following:

   a. FHA -

   b. HUD -

   c. NAHRO -

   d. Housing Authorities -

3. List three public assisted housing facilities in your community. State their income eligibility requirements, units available, and management authority.

   a.

   b.

   c.

4. What are the major groups in need of shelter in your selected EDA community? (Note: Please identify your community and give evidence for your statement.)

5. List four community resources which may be of assistance to a low-income individual or family seeking shelter.

   a.

   b.

   c.

   d.

ANSWER KEY
MODULE PRE/POSTTEST

Government Housing Programs

Instructor:	Do not reproduce this page in students' booklets. You must retain it for grading and prescriptive purposes. Answers will vary with individuals. A preferred response might be similar to the answer presented.

1. Willingness of the people to remain in the neighborhood.
   The willingness of lending organizations to make mortgage and home improvement loans.

2. a. FHA - Federal Housing Administration
   b. HUD - U.S. Department of Housing and Urban Development
   c. NAHRO - National Association of Housing and Redevelopment Officials
   d. Housing Authority - Autonomous agencies with a commitment to HUD to administer public assisted housing and community centers

3. Instructor will have to verify information.

4. Instructor will need to verify the answer.

5. a. Housing Authorities
   b. Public Assistance Office
   c. Veterans Administration
   d. Social Security Office
   e. Association of Older Americans
   f. Unemployment Office
   g. others

   (Instructor - use your own discretion for other sources)

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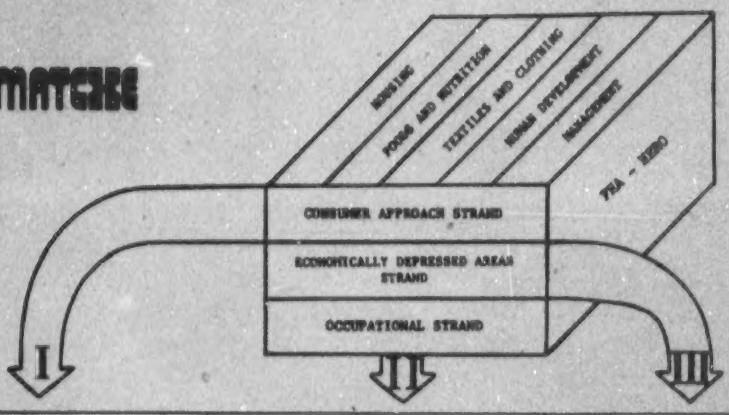

	I	II	III
A.	CORE: CONSUMER APPROACH TO HOMEMAKING EDUCATION 1 Life Styles and the Consumer 2 Community Consumer Resources 3 Consumer Rights and Responsibilities 4 Incorporating the Consumer Approach in Homemaking Classes	CORE: ESTABLISHING OCCUPATIONAL PROGRAMS 1 Analyzing Job Market Opportunities 2 Developing Occupational Programs 3 Implementing Occupational Programs 4 Evaluating Occupational Programs	CORE: TEACHING HOME ECONOMICS IN ECONOMICALLY DEPRESSED AREAS 1 Characteristics of Economically Depressed Areas 2 Life Style Characteristics of Economically Depressed Areas 3 Community Resources for Economically Depressed Areas 4 Developing and Implementing Programs for Economically Depressed Areas
	AREA (Module) PACKAGES	AREA (Module) PACKAGES	AREA (Module) PACKAGES
B.	HOUSING 1 Consumer Use of the Community 2 Procedures for Selecting a Community 3 Procedures for Selecting Housing 4 Shopping for a Home Loan 5 Procedures for Selecting Furnishings 6 Maintenance Procedures for Surfaces, Furniture, and Appliances	HOUSING 1 Occupational Opportunities Related to Housing and Interiors 2 Required Skills for Retail Sales of Furnishings and Related Household Items	HOUSING 1 Low Income Housing 2 Government Housing Programs 3 Low Income Furnishings
C.	FOODS AND NUTRITION 1 Technological, Sociological, Ecological, and Environmental Factors Related to Food 2 Regulatory Agencies Responsible for Wholesomeness and Quality of Foods 3 Consumer Aspects in Planning Meals 4 Cultural Food Patterns 5 Influences on Food Prices	FOODS AND NUTRITION 1 Occupational Opportunities Related Foods and Nutrition 2 Operations and Activities of a Food Service Operation 3 Managing a Food Service Operation	FOODS AND NUTRITION 1 Food Availability in Economically Depressed Areas 2 Low Income Food Patterns 3 Meal Management on a Low Income
D.	TEXTILES AND CLOTHING 1 Consumer Approach to Textiles and Clothing 2 Sociological, Psychological, and Economic Factors Affecting Clothing Selection 3 Clothing Needs of Individuals 4 Applications and Implications of New Technology in Textiles and Clothing	TEXTILES AND CLOTHING 1 Occupational Opportunities Related Textiles and Clothing 2 Assembly Line Garment Construction 3 Merchandising Textiles and Ready-To-Wear	TEXTILES AND CLOTHING 1 Clothing the Individual and Family 2 Utilizing Resources for Clothing and Textiles
E.	HUMAN DEVELOPMENT 1 Societal Changes Affecting the Family 2 The Relationship Between Spending Patterns and Interpersonal Relationships 3 Financial Pressures in Various Life Styles and Cycles 4 Individuals and Families in Crisis 5 Consumer Aspects of Parenthood	HUMAN DEVELOPMENT 1 Occupational Opportunities Related to Human Development 2 Children's Center Aide 3 Developing Programs for Preschool Children 4 Convalescent Home Aide	HUMAN DEVELOPMENT 1 Characteristics of Economically Depressed Area Families 2 The Child and the Economically Depressed Area Family 3 Resources for the Economically Depressed Area Family
F.	MANAGEMENT 1 Relationship Between National and Consumer Economics 2 Consumer Legislative Issues 3 Environmental Issues and the Consumer 4 Financial Management 5 Family and Individual Credit Management 6 Management View of the Multiple Role 7 The Metric System	MANAGEMENT 1 Occupational Opportunities Related to Home Management and Supporting Services 2 Occupational Preparation for Jobs Utilizing Housekeeping Skills	MANAGEMENT 1 Management Skills 2 Money Management 3 Marketing Practices in Relation to Low Income Clientele